

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

SHAWN E. WARNER
KIMBERLY A. WARNER
Debtor(s)

Case No. 12-23375CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2012.
- 2) The plan was confirmed on 10/09/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/04/2013, 06/24/2014, 04/16/2015, 02/01/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/19/2017.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,985.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$138,872.89
Less amount refunded to debtor \$2,816.52

NET RECEIPTS: \$136,056.37

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$7,585.15
Court Costs \$0.00
Trustee Expenses & Compensation \$5,107.68
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$12,692.83

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK FSB	Unsecured	8,170.00	8,170.46	8,170.46	356.95	0.00
CAPITAL ONE NA**	Unsecured	386.00	414.11	414.11	18.09	0.00
CAPITAL ONE NA**	Unsecured	2,246.00	2,401.58	2,401.58	104.92	0.00
CBCS++	Unsecured	181.82	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVCS/CPS	Secured	NA	15,906.45	0.00	10,114.91	0.00
CVS CORPORATION++	Unsecured	26.90	NA	NA	0.00	0.00
CVS CORPORATION++	Unsecured	11.90	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,911.00	4,992.47	4,992.47	218.11	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	92.58	370.17	370.17	16.17	0.00
ECAST SETTLEMENT CORP**	Secured	695.85	665.95	665.95	665.95	0.00
EQUITABLE GAS CO (*)	Priority	NA	NA	2,182.08	2,182.08	0.00
FORBES REGIONAL HOSPITAL	Unsecured	166.99	NA	NA	0.00	0.00
FORBES REGIONAL HOSPITAL	Unsecured	26.18	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	31,985.00	32,060.62	0.00	23,294.82	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	150.00	150.00	150.00	0.00
LVNV FUNDING LLC	Unsecured	3,638.00	3,638.85	3,638.85	158.97	0.00
MAIN STREET ACQUISITIONS CORP	Unsecured	8,858.00	0.00	0.00	0.00	0.00
MAIN STREET ACQUISITIONS CORP	Unsecured	1,391.00	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	93.00	93.57	93.57	4.09	0.00
NAPUS FCU	Secured	0.00	341.84	341.84	341.84	0.00
NAPUS FCU	Secured	24,438.00	24,900.34	0.00	11,292.32	0.00
NAPUS FCU	Secured	5,961.00	5,811.94	5,811.94	5,811.94	342.74
NAPUS FCU	Unsecured	22,947.00	22,580.05	22,580.05	986.47	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	0.00	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	102,001.00	101,934.68	0.00	65,877.56	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	103.79	103.79	103.79	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	260.00	NA	NA	0.00	0.00
OMEGA FEDERAL CREDIT UNION	Unsecured	11,768.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	121.96	NA	NA	0.00	0.00
PLUM BORO MUNICIPAL AUTH	Unsecured	544.20	NA	NA	0.00	0.00
PLUM BORO SD & PLUM BOROUGH (Priority	653.00	NA	653.00	653.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,583.00	6,666.35	6,666.35	291.23	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,291.00	4,291.78	4,291.78	187.50	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,475.00	1,475.54	1,475.54	64.47	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,214.00	1,254.06	1,254.06	54.79	0.00
PREMIER MEDICAL ASSOC	Unsecured	25.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,496.00	1,621.11	1,621.11	70.83	0.00
QUEST DIAGNOSTICS++	Unsecured	56.11	NA	NA	0.00	0.00
TAKE CARE HEALTH CENTER++	Unsecured	20.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$100,464.70	\$0.00
Mortgage Arrearage	\$595.63	\$595.63	\$0.00
Debt Secured by Vehicle	\$5,811.94	\$15,926.85	\$342.74
All Other Secured	\$665.95	\$665.95	\$0.00
TOTAL SECURED:	\$7,073.52	\$117,653.13	\$342.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,835.08	\$2,835.08	\$0.00
TOTAL PRIORITY:	\$2,835.08	\$2,835.08	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,970.10	\$2,532.59	\$0.00

Disbursements:

Expenses of Administration	<u>\$12,692.83</u>
Disbursements to Creditors	<u>\$123,363.54</u>
TOTAL DISBURSEMENTS :	<u>\$136,056.37</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.